

Amendments to the Claims

This listing of the claims will replace all prior versions, and listings of claims in the application:

5 **Listing of Claims:**

1 1. (Previously Presented) A data processing system for managing the origination of a mortgage
2 loan by a loan originator in coordination with a loan broker for a loan customer, comprising:
3 means for collecting data regarding the loan customer not previously possessed by the loan
4 originator;
5 means for generating a loan application for the loan customer regarding the not previously
6 possessed data regarding the loan customer;
7 means for generating disclosure documents regarding the mortgage loan and the already
8 possessed data and the not previously possessed data regarding the loan customer; and
9 means for transferring the loan application to the loan broker;
10 wherein the loan originator provides services necessary for the origination of the mortgage
11 loan and not duplicative of services provided by the loan broker, making a loan origination fee paid
12 to the loan originator at a time of closing on the mortgage loan legally compliant with the guidelines
13 of the Real Estate Settlement Procedures Act ("RESPA");
14 wherein the loan originator is not the loan broker; and
15 the loan originator is not the loan customer.

1 2. (Previously presented) The data processing system recited in claim 1, further comprising:
2 means for transferring data from a remote computer system to the data processing system;
3 and
4 means for incorporating the transferred data into the loan application.

1 3. (Previously presented) The data processing system recited in claim 1, further comprising:

2 means for ordering at least one required legal document for the mortgage loan.

1 4. (canceled)

1 5. (canceled)

1 6. (canceled)

1 7. (canceled)

1 8. (canceled)

1 9. (canceled)

1 10. (canceled)

1 11. (canceled)

1 12. (Previously presented) The data processing system recited in Claim 3,
2 wherein the required legal document is a member of the collection comprising: a preliminary
3 title report, a Covenants, Conditions, and Restrictions (CC and R), and a homeowners association
4 certificate.

1 13. (Previously presented) The data processing system recited in Claim 2,
2 means for transferring data from the remote computer system is further comprised of:

3 means for transferring data from a credit reporting computer system regarding the loan
4 customer to the data processing system.

1 14. (Previously presented) The data processing system recited in Claim 2,
2 means for transferring data from the remote computer system is further comprised of:
3 means for requesting a report from an inspection agency regarding the loan application; and
4 means for transferring the data from the inspection agency regarding the requested report to
5 the data processing system.

1 15. (Previously presented) The data processing system recited in Claim 14,
2 wherein the inspection agency is a flood certification company, and the requested report
3 determines whether the property is in a special flood hazard zone.

1 16. (Previously presented) The data processing system recited in Claim 1, further comprising:
2 means for configuring the data processing system to act as the loan originator computer.

1 17. (Previously presented) The data processing system recited in Claim 16,
2 wherein the means for configuring the data processing system is further comprised of at least
3 one member of the collection comprising:
4 means for determining whether the loan originator needs a license; and
5 means for aiding a licensed loan originator in where to hang the license.

1 18. (Previously presented) The data processing system recited in Claim 1,
2 wherein the means for generating the loan application is further comprised of:
3 means for translating from a loan originator's database to import information into the loan
4 application;
5 wherein the loan originator is not a loan officer; and
6 wherein the loan originator's database is not a loan officer's database.

- 1 19. (Previously presented) The data processing system recited in Claim 18,
2 wherein the loan originator's database includes a personal finance database of the loan
3 customer.
- 1 20. (Previously presented) The data processing system recited in Claim 19, wherein the loan
2 originator is the loan customer.
- 1 21. (canceled)
- 1 22. (Previously presented) The data processing system recited in Claim 1,
2 wherein the means for collecting data not already possessed is further comprised of:
3 means for data entry making assumptions that require a minimum data fields be entered by
4 the loan originator.
- 1 23. (Previously presented) The data processing system recited in Claim 1,
2 wherein the means for generating the loan application is further comprised of:
3 means for determining which forms are appropriate to the loan application.
- 1 24. (Previously presented) The data processing system recited in Claim 1,
2 wherein the disclosure documents include a notice disclosure statement further including an
3 estimate of the loan origination fee to be paid to the loan originator.
- 1 25. (Previously presented) The data processing system recited in Claim 1, further comprising:
2 means for analyzing the financial market to determine when there is financial advantage to
3 refinancing a current loan.
- 1 26. (Canceled)
- 1 27. (Previously presented) The data processing system recited in Claim 1,

2 wherein the loan originator is at least one member of the collection comprising: a real estate
3 broker, a real estate agent, a home builder, an FSBO, and a relocation company.

1 28. (Previously presented) The data processing system recited in Claim 1,
2 wherein the loan originator is at least one member of the financial planning professional
3 collection comprising: a financial planner, a CPA, a broker, a dealer, a broker and dealer, a stock
4 broker, an insurance broker, an insurance agent, an insurance broker and agent, and an attorney.

1 29. (Previously presented) The data processing system recited in Claim 1,
2 wherein the loan originator is a member of the financial institution collection comprising a
3 bank, a savings and loan, a thrift, and a credit union.

1 30. (Canceled)

1 31. (previously presented) The data processing system recited in Claim 1, further comprising
2 a computer accessing memory containing at least one program implementing the means
3 recited in Claim 1.

1 32. (Previously presented) A computerized method of managing the origination of a mortgage
2 loan by a loan originator in coordination with a loan broker for a loan customer, comprising the steps
3 of:

4 generating a loan application for the loan customer regarding not previously possessed data
5 by the loan originator about the loan customer;

6 generating disclosure documents regarding the mortgage loan and the not already possessed
7 data regarding the loan customer; and

8 transferring the loan application to the loan broker;

9 wherein the loan originator provides services necessary for the origination of the mortgage
10 loan and not duplicative of services provided by the loan broker, making a loan origination fee paid
11 to the loan originator at a time of closing on the mortgage loan legally compliant with the guidelines

12 of the Real Estate Settlement Procedures Act ("RESPA");

13 wherein the loan originator is not the loan broker; and

14 wherein the loan originator is not the loan customer.

1 33. (Previously presented) The method of claim 32, further comprising the step of:
2 the loan originator operating a computer as a loan originator computer.

1 34. (Previously presented) The method of Claim 33, further comprising the steps of:
2 transferring data from a remote computer system to the loan originator computer; and
3 incorporating the transferred data into the loan application.

1 35. (Previously presented) The method recited in Claim 34,
2 wherein the step transferring data from the remote computer system is further comprised of
3 the step of:
4 transferring data from a credit reporting computer system regarding the loan customer to the
5 loan originator computer.

1 36. (Previously presented) The data processing system recited in Claim 34,
2 wherein the step transferring data from the remote computer system is further comprised of
3 the steps of:
4 requesting a report from an inspection agency regarding the loan application; and
5 transferring data from inspection agency regarding the requested report to the storage means.

1 37. (Previously presented) The method recited in Claim 36,
2 wherein the inspection agency is a flood certification company, and the requested report
3 determines whether the property is in a special flood hazard zone.

1 38. (Previously presented) The method recited in Claim 33, further comprising the step of:
2 configuring the computer to act as the loan originator computer.

1 39. (Previously presented) The method recited in Claim 38,
2 wherein configuring the computer system is further comprised of at least one member of the
3 collection comprising the step of:
4 determining whether the user needs a license; and
5 aiding a licensed originator in where to hang the license.

1 40. (Previously presented) The method recited in Claim 33, further comprising the step of:
2 ordering at least one required legal document for the mortgage loan.

1 41. (Previously presented) The method recited in Claim 40,
2 wherein the required legal document is a member of the collection comprising: a preliminary
3 title report, a Covenants, Conditions and Restrictions (CC and R), and a homeowners association
4 certificate.

1 42. (Previously presented) The method recited in Claim 32, further comprised of the step of:
2 translating from a database of the loan originator to import information into the loan
3 application;
4 wherein the loan originator is not a loan officer; and
5 wherein the loan originator's database is not a loan officer's database.

1 43. (Previously presented) The method recited in Claim 42,
2 wherein loan originator's database includes a personal finance database of the loan customer.

1 44. (canceled)

1 45. (Previously presented) The method recited in Claim 33, further comprising the step of:
2 providing data entry which makes assumptions that require a minimum data fields be entered
3 by the loan originator to collect the data not previously possessed regarding the loan customer.

1 46. (Previously presented) The method recited in Claim 33,
2 wherein the step generating the loan application is further comprising the step of:
3 using the loan originator computer to automatically determine which forms are appropriate
4 for the loan application.

1 47. (Canceled)

1 48. (Previously presented) The method recited in Claim 32,
2 wherein the disclosure documents include a notice disclosure statement further including an
3 estimate of the loan origination fee to be paid to the loan originator.
4 wherein the method is further comprised of the step of:
5 the loan customer paying the loan origination fee.

1 49. (Previously presented) The loan origination fee as a product of the process recited in Claim
2 48.

1 50. (Previously presented) The method recited in Claim 32, further comprising the step of:
2 using a computer to analyze the financial market to determine when there is financial
3 advantage to refinancing a current loan for the loan customer.

1 51. (canceled)

1 52. (Previously presented) The method recited in Claim 32,
2 wherein the loan originator is at least one member of the collection comprising: a real estate
3 broker, a real estate agent, a home builder, an FSBO, and a relocation company.

1 53. (Previously presented) The method recited in Claim 32,

2 wherein the loan originator is at least one member of the financial planning professional
3 collection comprising: a financial planner, a CPA, a broker, a dealer, and a broker and dealer, a stock
4 broker, an insurance broker, an insurance agent, an insurance broker and agent, and an attorney.

1 54. (Previously presented) The method recited in Claim 32,
2 wherein the loan originator is a member of the financial institution collection comprising a
3 bank, a savings and loan, a thrift, and a credit union.

1 55. (Previously presented) The method recited in Claim 32,
2 wherein the loan application includes an estimate of the loan origination fee;
3 wherein the method is further comprised of the step of:
4 the loan customer paying the loan origination fee.

1 56. (Previously presented) The loan origination fee as a product of the process recited in Claim
2 55.

1 57. (canceled)

1 58. (Previously presented) A program residing in memory coupled with a computer,
2 implementing the steps recited in Claim 32.

1 59. (Previously presented) The loan application as a product of the process recited in Claim 32.

1 60. (Previously presented) The data processing system recited in Claim 1, further comprising:
2 means for analyzing the financial market to determine when there is financial advantage to
3 the loan customer for refinancing a current loan for the loan customer.

1 61. (Canceled)

62. (Previously presented) The data processing system recited in Claim 1,
wherein the loan originator is at least one member of the collection comprising: a real estate
broker, a real estate agent, a home builder, an FSBO, and a relocation company.

63. (Previously presented) The data processing system recited in Claim 1,
wherein the loan originator is at least one member of the financial planning professional
collection comprising: a financial planner, a CPA, a broker, a dealer, a broker and dealer, a stock
broker, an insurance broker, an insurance agent, an insurance broker and agent, and an attorney.

64. (Previously presented) A system implementing the method of Claim 32, comprising at least
one computer performing at least one step of the method.

65. (New) A data processing system for managing the origination of a mortgage loan by a loan
originator in coordination with a loan broker for a loan customer, comprising:
means for collecting data regarding the loan customer not previously possessed by the loan
originator;
means for generating a loan application for the loan customer regarding the not previously
possessed data regarding the loan customer;
means for generating disclosure documents regarding the mortgage loan and the already
possessed data and the not previously possessed data regarding the loan customer; and
means for transferring the loan application to the loan broker;
wherein the loan originator provides services necessary for the origination of the mortgage
loan and not duplicative of services provided by the loan brokerCu, making a loan origination fee
paid to the loan originator at a time of closing on the mortgage loan legally compliant with the
guidelines of the Real Estate Settlement Procedures Act ("RESPA");
wherein the loan originator is not the loan broker;
the loan originator is not the loan customer; and
wherein the loan originator is at least one member of the collection comprising: a real estate
broker, a real estate agent, a home builder, an FSBO, and a relocation company.

1 66. (New) The data processing system recited in claim 65, further comprising:
2 means for transferring data from a remote computer system to the data processing system;
3 and
4 means for incorporating the transferred data into the loan application.

1 67. (New) The data processing system recited in claim 65, further comprising:
2 means for ordering at least one required legal document for the mortgage loan.

1 68. (New) The data processing system recited in Claim 67,
2 wherein the required legal document is a member of the collection comprising: a preliminary
3 title report, a Covenants, Conditions, and Restrictions (CC and R), and a homeowners association
4 certificate.

1 69. (New) The data processing system recited in Claim 66,
2 means for transferring data from the remote computer system is further comprised of:
3 means for transferring data from a credit reporting computer system regarding the loan
4 customer to the data processing system.

1 70. (New) The data processing system recited in Claim 66,
2 means for transferring data from the remote computer system is further comprised of:
3 means for requesting a report from an inspection agency regarding the loan application; and
4 means for transferring the data from the inspection agency regarding the requested report to
5 the data processing system.

1 71. (New) The data processing system recited in Claim 70,
2 wherein the inspection agency is a flood certification company, and the requested report
3 determines whether the property is in a special flood hazard zone.

- 1 72. (New) The data processing system recited in Claim 65, further comprising:
2 means for configuring the data processing system to act as the loan originator computer.
- 1 73. (New) The data processing system recited in Claim 72,
2 wherein the means for configuring the data processing system is further comprised of at least
3 one member of the collection comprising:
4 means for determining whether the loan originator needs a license; and
5 means for aiding a licensed loan originator in where to hang the license.
- 1 74. (New) The data processing system recited in Claim 65,
2 wherein the means for generating the loan application is further comprised of:
3 means for translating from a loan originator's database to import information into the loan
4 application;
5 wherein the loan originator is not a loan officer; and
6 wherein the loan originator's database is not a loan officer's database.
- 1 75. (New) The data processing system recited in Claim 74,
2 wherein the loan originator's database includes a personal finance database of the loan
3 customer.
- 1 76. (New) The data processing system recited in Claim 65,
2 wherein the means for collecting data not already possessed is further comprised of:
3 means for data entry making assumptions that require a minimum data fields be entered by
4 the loan originator.
- 1 77. (New) The data processing system recited in Claim 65,
2 wherein the means for generating the loan application is further comprised of:
3 means for determining which forms are appropriate to the loan application.

1 78. (New) The data processing system recited in Claim 65,
2 wherein the disclosure documents include a notice disclosure statement further including an
3 estimate of the loan origination fee to be paid to the loan originator.

1 79. (New) The data processing system recited in Claim 65, further comprising:
2 means for analyzing the financial market to determine when there is financial advantage to
3 refinancing a current loan.

1 80. (New) The data processing system recited in Claim 65,
2 wherein the loan originator is at least one member of the financial planning professional
3 collection comprising: a financial planner, a CPA, a broker, a dealer, a broker and dealer, a stock
4 broker, an insurance broker, an insurance agent, an insurance broker and agent, and an attorney.

1 81. (New) The data processing system recited in Claim 65,
2 wherein the loan originator is a member of the financial institution collection comprising a
3 bank, a savings and loan, a thrift, and a credit union.

1 82. (new) The data processing system recited in Claim 65, further comprising
2 a computer accessing memory containing at least one program implementing the means
3 recited in Claim 1.

1 83. (New) The data processing system recited in Claim 65, further comprising:
2 means for analyzing the financial market to determine when there is financial advantage to
3 the loan customer for refinancing a current loan for the loan customer.

1 84. (New) A computerized method of managing the origination of a mortgage loan by a loan
2 originator in coordination with a loan broker for a loan customer, comprising the steps of:
3 generating a loan application for the loan customer regarding not previously possessed data
4 by the loan originator about the loan customer;

5 generating disclosure documents regarding the mortgage loan and the not already possessed
6 data regarding the loan customer; and
7 transferring the loan application to the loan broker;
8 wherein the loan originator provides services necessary for the origination of the mortgage
9 loan and not duplicative of services provided by the loan broker, making a loan origination fee paid
10 to the loan originator at a time of closing on the mortgage loan legally compliant with the guidelines
11 of the Real Estate Settlement Procedures Act ("RESPA");
12 wherein the loan originator is not the loan broker;
13 wherein the loan originator is not the loan customer; and
14 wherein the loan originator is at least one member of the collection comprising: a real estate
15 broker, a real estate agent, a home builder, an FSBO, and a relocation company.

1 85. (New) The method of claim 84, further comprising the step of:
2 the loan originator operating a computer as a loan originator computer.

1 86. (New) The method of Claim 85, further comprising the steps of:
2 transferring data from a remote computer system to the loan originator computer; and
3 incorporating the transferred data into the loan application.

1 87. (New) The method recited in Claim 86,
2 wherein the step transferring data from the remote computer system is further comprised of
3 the step of:
4 transferring data from a credit reporting computer system regarding the loan customer to the
5 loan originator computer.

1 88. (New) The data processing system recited in Claim 86,
2 wherein the step transferring data from the remote computer system is further comprised of
3 the steps of:
4 requesting a report from an inspection agency regarding the loan application; and

transferring data from inspection agency regarding the requested report to the storage means.

89. (New) The method recited in Claim 88,
wherein the inspection agency is a flood certification company, and the requested report
determines whether the property is in a special flood hazard zone.

90. (New) The method recited in Claim 85, further comprising the step of:
configuring the computer to act as the loan originator computer.

91. (New) The method recited in Claim 90,
wherein configuring the computer system is further comprised of at least one member of the
collection comprising the step of:
determining whether the user needs a license; and
aiding a licensed originator in where to hang the license.

92. (New) The method recited in Claim 85, further comprising the step of:
ordering at least one required legal document for the mortgage loan.

93. (New) The method recited in Claim 92,
wherein the required legal document is a member of the collection comprising: a preliminary
title report, a Covenants, Conditions and Restrictions (CC and R), and a homeowners association
certificate.

94. (New) The method recited in Claim 84, further comprised of the step of:
translating from a database of the loan originator to import information into the loan
application;
wherein the loan originator is not a loan officer; and
wherein the loan originator's database is not a loan officer's database.

- 1 95. (New) The method recited in Claim 94,
2 wherein loan originator's database includes a personal finance database of the loan customer.
- 1 96. (New) The method recited in Claim 85, further comprising the step of:
2 providing data entry which makes assumptions that require a minimum data fields be entered
3 by the loan originator to collect the data not previously possessed regarding the loan customer.
- 1 97. (New) The method recited in Claim 85,
2 wherein the step generating the loan application is further comprising the step of:
3 using the loan originator computer to automatically determine which forms are appropriate
4 for the loan application.
- 1 98. (New) The method recited in Claim 84,
2 wherein the disclosure documents include a notice disclosure statement further including an
3 estimate of the loan origination fee to be paid to the loan originator.
4 wherein the method is further comprised of the step of:
5 the loan customer paying the loan origination fee.
- 1 99. (New) The loan origination fee as a product of the process recited in Claim 98.
- 1 100. (New) The method recited in Claim 84, further comprising the step of:
2 using a computer to analyze the financial market to determine when there is financial
3 advantage to refinancing a current loan for the loan customer.
- 1 101. (New) The method recited in Claim 84,
2 wherein the loan originator is at least one member of the financial planning professional
3 collection comprising: a financial planner, a CPA, a broker, a dealer, and a broker and dealer, a stock
4 broker, an insurance broker, an insurance agent, an insurance broker and agent, and an attorney.

1 102. (New) The method recited in Claim 84,
2 wherein the loan originator is a member of the financial institution collection comprising a
3 bank, a savings and loan, a thrift, and a credit union.

1 103. (New) The method recited in Claim 84,
2 wherein the loan application includes an estimate of the loan origination fee;
3 wherein the method is further comprised of the step of:
4 the loan customer paying the loan origination fee.

1 104. (New) The loan origination fee as a product of the process recited in Claim 103.

1 105. (New) A program residing in memory coupled with a computer, implementing the steps
2 recited in Claim 84.

1 106. (New) The loan application as a product of the process recited in Claim 84.

1 107. (New) A system implementing the method of Claim 84, comprising at least one computer
2 performing at least one step of the method.

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